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Proposed Attorneys for Home Loan Center, Inc.

**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF CALIFORNIA**  
**SAN JOSE DIVISION**

In re:  
  
HOME LOAN CENTER, INC.,  
  
Debtor.

Case No.: 19-51455 (MEH)

Chapter 11

**STATUS CONFERENCE STATEMENT**

[Relates to Docket No. 6]

Date: August 29, 2019  
Time: 10:30 a.m. (Pacific Time)  
Place: Courtroom 3020  
280 South First Street  
San Jose, CA 95113  
Judge: Hon. M. Elaine Hammond

Home Loan Center, Inc., debtor and debtor in possession herein (the “Debtor” or “HLC”),  
submits its Status Conference Statement as follows:

## **BACKGROUND**

Prior to the sale of substantially all of its assets, as described below, HLC originated and processed consumer mortgage loans, which it sold in the secondary market. Prior to the cessation of its mortgage origination operations, HLC originated approximately 234,000 loans with an original issue balance of \$38.9 billion. HLC sold loans it originated to investors on a servicing released basis, so the risk of loss or default by the borrower was generally transferred to the investor. HLC's investors ("Investors") included but were not limited to Citibank, N.A., Residential Funding Company, LLC ("RFC"), Wells Fargo Bank, Bank of America, Lehman Brothers Holdings, Inc. ("LBHI"), JPMorgan Chase & Co., HSBC, National City Mortgage, Co., IndyMac, Federal Home Loan Mortgage Corporation, Federal National Mortgage Association, Credit Suisse, Encore Credit Corporation, GMAC Bank, Deutsche Bank National Trust, and US Bank.

LendingTree, LLC ("TREE-LLC"), owns 100% of the Debtor's stock. TREE-LLC is, in turn, wholly-owned by LendingTree, Inc. ("TREE"). The Debtor has a wholly-owned subsidiary, HLC Escrow, Inc., which is defunct.

On May 12, 2011, HLC entered into an asset purchase agreement with Discover Bank pursuant to which HLC sold substantially all of its operating assets for approximately \$55.9 million. The sale closed on June 6, 2012. Since that time, HLC has been winding down its operations and financial affairs and addressing claims and litigation arising out of its prior operations. Specifically, the primary operations of HLC have included responding to requests for lien assignments and other limited activities to try to assist borrowers as they refinance or sell properties where HLC is still on the property title.

The Debtor has certain asserted and as yet unasserted claims relating to its sale of loan portfolios prior to the June 2012 sale to Discover Bank. These claims include a lawsuit filed by Lehman Brothers Holdings, Inc. ("LBHI"), against HLC in February 2016 in the United States Bankruptcy Court for the Southern District of New York. *Lehman Brothers Holdings, Inc. v. Home Loan Center, Inc.*, Adv. Proc. No. 16-01342 (Bankr. S.D.N.Y.). In its operative complaint, LBHI alleges that HLC sold approximately 370 defective loans that were subject to claims totaling \$40.2

1 million, which Lehman ultimately settled. LBHI seeks indemnity from HLC in an unspecified  
2 amount in connection with those settlements, as well as prejudgment interest, attorneys' fees, and  
3 other expenses. Discovery has commenced and the parties have engaged in preliminary settlement  
4 discussions. If HLC is unsuccessful in reaching a settlement with LBHI it intends to vigorously  
5 defend the lawsuit as it believes strongly that LBHI's claims are substantially overstated.

6 HLC has also received and remains subject to indemnification demands from certain  
7 Investors and has potential liabilities outstanding to other Investors. None of these contingent claims  
8 are subject to a pending lawsuit. The Court already has established a claims bar date in the case on  
9 November 18, 2019, which will enable HLC to evaluate the scope of potential claims to be resolved  
10 through the bankruptcy process.

11 **A. Status Conference Statement**

12 **1. What are the factors (business, financial, operational and any other problems)**  
13 **leading to this bankruptcy filing, the debtor(s)' objectives in this Chapter 11 case, and the**  
14 **means proposed to achieve those objectives?**

15 As noted above, HLC sold loans to RFC, among other Investors. RFC was an aggregator of  
16 residential mortgage loans and a sponsor of mortgage backed securities. RFC pooled the loans it  
17 bought from HLC and other originators and sold the pools into residential mortgage backed  
18 securitization trusts ("RMBS Trusts"). Some certificates in the RMBS Trusts were insured by  
19 monoline insurers.

20 In 2007, RFC began to face claims from Investors and monoline insurers. On May 14, 2012,  
21 RFC filed a voluntary petition under chapter 11 of the United States Bankruptcy Code (the  
22 "Bankruptcy Code") in the United States Bankruptcy Court for the Southern District of New York  
23 (Case No. 12-12019). That case (and the cases of 50 affiliates) (the "RFC Debtors") were  
24 administered jointly by Judge Martin Glenn under the lead case *In re Residential Capital, LLC*  
25 (Case. No. 12-12020).

26 On December 11, 2013, the Bankruptcy Court confirmed the RFC Debtors' Second  
27 Amended Joint Chapter 11 Plan (the "RFC Bankruptcy Plan"). Pursuant to the RFC Bankruptcy  
28 Plan, certain claims against the RFC Debtors were settled. The plan also transferred the RFC

1 Debtors' causes of action to the ResCap Liquidating Trust (the "Liquidating Trust"). On December  
2 17, 2013, the RFC Bankruptcy Plan went effective.

3         Around that time, RFC and the Liquidating Trust (collectively, "Plaintiff") filed about 70  
4 lawsuits against loan originators, including HLC. (Eight more suits were filed in late 2016).  
5 Specifically, on December 16, 2013, the Plaintiff filed a complaint against HLC in state court in  
6 Minnesota. *See Residential Funding Company, LLC v. Home Loan Center, Inc.*, (Case No. 27-CV-  
7 14-3609, District Court for the Fourth Judicial District of Minnesota) (the "RFC Litigation"). On  
8 May 13, 2014, the Plaintiff filed an amended complaint, and on May 30, 2014, Plaintiff removed the  
9 RFC Lawsuit to the United States District Court for the District of Minnesota (Case No. 14-cv-  
10 01716) where a number of other cases brought by Plaintiff were pending. On January 29, 2015, the  
11 case against HLC was consolidated with 67 other cases filed by the RFC Trust for pre-trial purposes  
12 as *In re RFC and RESCAP Liquidating Trust Litigation* (Case No. 13-cv-3451). RFC asserted  
13 claims for breach of contract and indemnification against HLC.

14         On June 21, 2019, the Court entered judgment against HLC for \$68,484,502.06 [Case No.  
15 14-cv-01716, Doc. No 83] (the "RFC Judgment"). The RFC Judgment is comprised of the  
16 following: (a) \$28,700,000 in damages awarded by the jury on November 8, 2018 [Case No. 13-cv-  
17 03451, Doc. No. 4705]; (b) \$14,066,931.50 in preverdict interest on March 18, 2019 [Case No. 13-  
18 cv-03451, Doc. No. 5039]; and (c) \$23,081,252.31 in attorneys' fees and costs awarded by the Court  
19 on June 21, 2019 [Case No. 13-cv-03451, Doc. No. 5147], and \$2,636,318.25 in postverdict,  
20 prejudgment interest.

21         On July 19, 2019, the Debtor filed its *Notice of Appeal of the RFC Judgment* [Case No 14-  
22 cv-01716, Doc. No. 99] (the "RFC Appeal") and intends to vigorously fight to have the RFC  
23 Judgment overturned on appeal. HLC, however, lacked sufficient assets to post a supersedeas bond  
24 under Federal Rules of Civil Procedure 62 to stay RFC's ability to execute on the RFC Judgment.  
25 Accordingly, absent the commencement of this chapter 11 case and the automatic stay, RFC could  
26 have executed on HLC's assets and HLC's remaining creditors would be substantially prejudiced.  
27 The automatic stay will provide HLC with the ability to litigate the RFC Appeal without the threat of  
28 execution on its assets, provided that the Court modifies the automatic stay to allow the appeal to

1 proceed, as requested by the Debtor pursuant to the *Debtor's Motion for Relief from the Automatic*  
2 *Stay Under 11 U.S.C. § 362 to Prosecute Appeal of Adverse Judgment* [Docket No. 17] (the  
3 "Debtor's RFS Motion"), scheduled to be heard by the Court on September 4, 2019.

4 The Debtor also seeks to address during its bankruptcy case certain disputed causes of action  
5 against insiders which arise out of a special dividend of \$40 million that HLC's board of directors  
6 authorized HLC to make to TREE-LLC on January 20, 2016 (the "Dividend"). HLC paid the  
7 Dividend to TREE-LLC in two payments: \$15 million on January 21, 2016, and \$25 million on  
8 January 22, 2016. HLC has claims against TREE and Doug Lebda on account of the Dividend  
9 which include claims that (a) the Dividend was a constructive fraudulent transfer under sections  
10 3439.05 and 3439.04(a)(2) of the California Civil Code, and under sections 548 and 550 of the  
11 Bankruptcy Code; (b) the Dividend constitutes an unlawful distribution under California  
12 Corporations Code sections 500 and 501; (c) the making of the Dividend violated California  
13 Corporations Code section 2009 based on the distribution of its assets without adequate provision for  
14 the payment of its debts and liabilities while HLC was winding up its business and conducting what  
15 was, in essence, a *de facto* corporate dissolution; and (d) Mr. Lebda breached his fiduciary duty by  
16 authorizing the Dividend. TREE-LLC, TREE and Mr. Lebda vigorously dispute the allegations  
17 made by HLC and the parties have been in the process of trying to settle claims relating to the  
18 Dividend without the time, expense and necessity of litigation. While settlement negotiations are  
19 ongoing, the parties have yet to reach an agreement.

20 In addition to allowing HLC to prosecute the RFC Appeal and the recovery of the Dividend,  
21 HLC intends to use the bankruptcy process to liquidate all other claims in an efficient, cost-effective  
22 and streamlined manner and distribute available cash to creditors according to the priorities set forth  
23 in the Bankruptcy Code. Based upon the results of the liquidation process and efforts to monetize  
24 the claims against TREE either through settlement or litigation, assuming a significant reduction in  
25 the amount of the RFC Judgment through the RFC Appeal, HLC hopes to be in a position to file a  
26 plan that could possibly pay all claims in full.

27 **2. What is proposed schedule for filing a plan and disclosure statement, and for**  
28 **confirmation of the proposed plan?**

Resolution of the RFC Appeal is a predicate to filing a plan and disclosure statement. The Debtor hopes to file a plan that will satisfy allowed claims in full.

**3. What is the outline of a proposed plan?**

See #2 above.

**4. What is type, status and adequacy of insurance coverage of the Debtor's assets?**

The Debtor is covered by a commercial general liability, auto and umbrella liability insurance policy through Great Northern Insurance Company and Federal Insurance Company and through TREE's management liability insurance policy through National Union Fire Insurance Company of Pittsburgh, PA.

**5. Has the Debtor met the requirements for retaining professionals in this case, and what is the estate's need for retaining any additional professionals (e.g, attorneys, accountants, brokers, etc.)?**

The Debtor has filed the following applications/motions:

- a. *Application to Employ Williams & Connolly, LLC as Special Litigation Counsel, Effective as of the Petition Date, Pursuant to Section 327(e) of the Bankruptcy Code* [Docket No. 33]
- b. *Motion for Entry of Order Pursuant to Bankruptcy Code Sections 363 and 105 approving the Engagement Contract Between Arch & Beam Global, LLC, and the Debtor* [Docket No. 37]
- c. *Application to Employ Pachulski Stang Ziehl & Jones LLP as General Bankruptcy Counsel* [Docket No. 43]

Additional professional applications will be filed as necessary.

**6. Describe the Debtor's post-petition operations, revenue and financial results.**

Please see the Monthly Operating Report for the month ending July 31, 2019 [Docket No. 61], attached hereto as **Exhibit "A"**.

**7. What is the status of any litigation pending in or outside of this Court?**

The RFC Appeal has been stayed. There is a hearing scheduled on September 24, 2019, regarding the Debtor's RFS Motion, which, if granted by the Court, would permit the Debtor to prosecute the RFC Appeal. For a list of non-bankruptcy foreclosure actions, please see the Debtor's

1 *List of Creditors Holding Unsecured Claims (Schedule F)* [Docket No. 80], attached hereto as  
2 **Exhibit “B”**.

3 **8. Did Debtor attend the 341(a) meeting of creditors and has it complied with**  
4 **requests for information from the U.S. Trustee (including, but not limited to requests made in**  
5 **the Initial Debtor Interview)?**

6 The Debtor appeared at the 341(a) meeting of creditors on August 22, 2019, and has  
7 provided most of the additional documents to the U.S. Trustee as requested. The Debtor is in the  
8 process of providing the remainder of the requested information to the U.S. Trustee.

9 **9. What is the status of monthly operating reports, DIP accounts and required**  
10 **post-petition payments to taxing authorities?**

11 The Debtor’s Monthly Operating Report for the period ending July 31, 2019, was filed with  
12 the Court on August 20, 2019. The Debtor is current on its post-petition payments to taxing  
13 authorities.

14 **10. Has the Debtor met the requirements for using cash collateral and obtaining**  
15 **credit?**

16 As no party has asserted a lien on the Debtor’s cash, there is no cash collateral. There is no  
17 anticipated need for debtor in possession financing.

18 **11. Have orders been entered in the case granting relief from the automatic stay,**  
19 **extending or refusing to extend the automatic stay or determining there is no automatic stay**  
20 **in effect as to any or all creditors?**

21 No. See #7 above.

22 **12. Have any motions to assume or reject executory contracts or unexpired leases**  
23 **been filed or are expected to be filed?**

24 No, and none are expected to be filed.

25 **13. Are there any unique issues concerning secured debt, employees, cash collateral,**  
26 **executory contracts, existing management and/or equity owners?**

27 No. On February 11, 2019, Kyle Everett of Development Specialists Inc., was appointed as  
28 director of the Debtor. Matthew English is the Debtor’s Chief Restructuring Officer, a position he

has held since February 14, 2019. On July 24, 2019, the Court entered an order approving HLC's *Application for Order Approving Designation of Matthew English as Responsible Individual Pursuant to Bankruptcy Local Rule 4002-1* [Docket No. 15].

**14. Are there any unusual developments or events that have occurred or are expected to occur in the case, and any other matters that might materially affect the administration of the case?**

There is a hearing scheduled on September 24, 2019, regarding ResCap Liquidating Trust's *Motion to Convert Case to Chapter 7* [Docket No. 41]. Discovery in this matter is ongoing.

Dated: August 22, 2019

PACHULSKI STANG ZIEHL & JONES LLP

By: /s/ Malhar S. Pagay

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Proposed Attorneys for Home Loan Center, Inc.



# EXHIBIT A

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF CALIFORNIA**

In re: Home Loan Center, Inc.

Case No. 19-51455

**CHAPTER 11  
MONTHLY OPERATING REPORT  
(SMALL REAL ESTATE/INDIVIDUAL CASE)**

**SUMMARY OF FINANCIAL STATUS**

MONTH ENDED: 07/31/19

PETITION DATE: 07/21/19

1. Debtor in possession (or trustee) hereby submits this Monthly Operating Report on the Accrual Basis of accounting (or if checked here the Office of the U.S. Trustee or the Court has approved the Cash Basis of Accounting for the Debtor).  
Dollars reported in \$1

2. Asset and Liability Structure (based on balance sheet, GAAP)	End of Current		As of Petition Filing
	Month	End of Prior Month	
a. Current Assets	\$7,688,330		\$7,676,587
b. Total Assets	\$11,101,015		\$11,089,273
c. Current Liabilities (post-petition)	\$73,361		\$0
d. Total Liabilities	\$15,659,705		\$15,586,344

  

3. Statement of Cash Receipts & Disbursements for Month	Current Month		Cumulative (Case to Date)
	Current Month	Prior Month	
a. Total Receipts	\$11,743		\$11,743
b. Total Disbursements	\$0		\$0
c. Excess (Deficiency) of Receipts Over Disbursements (a - b)	\$11,743		\$11,743
d. Cash Balance Beginning of Month	\$5,445,804		\$5,445,804
e. Cash Balance End of Month (c + d)	\$5,457,547		\$5,457,547

  

4. Profit/(Loss) from the Statement of Operations	Current Month		Cumulative (Case to Date)
	Current Month	Prior Month	
4. Profit/(Loss) from the Statement of Operations	(\$61,618)		(\$61,618)
5. Account Receivables (Pre and Post Petition)	\$0		
6. Post-Petition Liabilities	\$73,361		
7. Past Due Post-Petition Account Payables (over 30 days)	\$0		

At the end of this reporting month:

- |  | <u>Yes</u>                  | <u>No</u>                   |
|--|-----------------------------|-----------------------------|
| 8. Have any payments been made on pre-petition debt, other than payments in the normal course to secured creditors or lessors? (if yes, attach listing including date of payment, amount of payment and name of payee) | <u>                    </u> | <u>x</u>                    |
| 9. Have any payments been made to professionals? (if yes, attach listing including date of payment, amount of payment and name of payee)   | <u>                    </u> | <u>x</u>                    |
| 10. If the answer is yes to 8 or 9, were all such payments approved by the court?  | <u>                    </u> | <u>                    </u> |
| 11. Have any payments been made to officers, insiders, shareholders, relatives? (if yes, attach listing including date of payment, amount and reason for payment, and name of payee)                                   | <u>                    </u> | <u>x</u>                    |
| 12. Is the estate insured for replacement cost of assets and for general liability?  | <u>x</u>                    | <u>                    </u> |
| 13. Are a plan and disclosure statement on file?   | <u>                    </u> | <u>x</u>                    |
| 14. Was there any post-petition borrowing during this reporting period?  | <u>                    </u> | <u>x</u>                    |
15. Check if paid: Post-petition taxes       ; U.S. Trustee Quarterly Fees       ; Check if filing is current for: Post-petition tax reporting and tax returns: x.  
(Attach explanation, if post-petition taxes or U.S. Trustee Quarterly Fees are not paid current or if post-petition tax reporting and tax return filings are not current.)

I declare under penalty of perjury I have reviewed the above summary and attached financial statements, and after making reasonable inquiry believe these documents are correct.

Date: 8/20/2019

  
Responsible Individual

**BALANCE SHEET**  
(Small Real Estate/Individual Case)  
For the Month Ended 07/31/19

Assets	Check if Exemption Claimed on Schedule C	Market Value
<b>Current Assets</b>		
1 Cash and cash equivalents (including bank accts., CDs, etc.)	_____	\$5,457,547
2 Accounts receivable (net)	_____	_____
3 Retainer(s) paid to professionals	_____	\$1,741,153
4 Other: <u>100% of HLC Escrow, Inc. (cash balance)</u>	_____	\$489,630
5 _____	_____	_____
6 <b>Total Current Assets</b>	_____	\$7,688,330
<b>Long Term Assets (Balance Sheet Value)</b>		
7 Deferred Tax Assets	_____	\$3,266,273
8 Intercompany Receivable	_____	\$146,413
9 Furniture, Fixtures, and Equipment	_____	_____
10 Vehicles	_____	_____
11 Partnership interests	_____	_____
12 Interest in corporations	_____	_____
13 Stocks and bonds	_____	_____
14 Interests in IRA, Keogh, other retirement plans	_____	_____
15 Other: _____	_____	_____
16 _____	_____	_____
17 <b>Total Long Term Assets</b>	_____	\$3,412,686
18 <b>Total Assets</b>	_____	\$11,101,015
<b>Liabilities</b>		
<b>Post-Petition Liabilities</b>		
<b>Current Liabilities</b>		
19 Post-petition not delinquent (under 30 days)	_____	_____
20 Post-petition delinquent other than taxes (over 30 days)	_____	_____
21 Accrued other taxes	_____	_____
22 Accrued professional fees	_____	\$73,361
23 _____	_____	_____
24 _____	_____	_____
25 <b>Total Current Liabilities</b>	_____	\$73,361
26 <b>Long-Term Post Petition Debt</b>	_____	_____
27 <b>Total Post-Petition Liabilities</b>	_____	\$73,361
<b>Pre-Petition Liabilities (current balance sheet values, not yet allowed)</b>		
28 Intercompany Payable	_____	\$32,076
29 Secured claims (other)	_____	_____
30 Priority unsecured claims	_____	\$613
31 General unsecured claims	_____	\$15,553,656
32 <b>Total Pre-Petition Liabilities</b>	_____	\$15,586,344
33 <b>Total Liabilities</b>	_____	\$15,659,705
<b>Equity (Deficit)</b>		
34 <b>Total Equity (Deficit)</b>	_____	(\$4,558,690)
35 <b>Total Liabilities and Equity (Deficit)</b>	_____	\$11,101,015

**NOTE:**

Schedules filed by the Debtor include \$111,818,078.34 of non-priority unsecured claims, many that the Debtor disputes.  
Pre-petition values above are from Debtor balance sheet developed in accordance with GAAP.

## SCHEDULES TO THE BALANCE SHEET

### Schedule A Rental Income Information

**List the Rental Information Requested Below By Properties (For Rental Properties Only)**

	<u>Property 1</u>	<u>Property 2</u>	<u>Property 3</u>
1 Description of Property	NA	NA	NA
2 Scheduled Gross Rents			
Less:			
3 Vacancy Factor			
4 Free Rent Incentives			
5 Other Adjustments			
6 Total Deductions	\$0	\$0	\$0
7 Scheduled Net Rents	\$0	\$0	\$0
8 Less: Rents Receivable (2)			
9 Scheduled Net Rents Collected (2)	\$0	\$0	\$0

(2) To be completed by cash basis reporters only.

### Schedule B Recapitulation of Funds Held at End of Month

	<u>Account 1</u>	<u>Account 2</u>	<u>Account 3</u>
10 Bank	Bank of America	Bank of America	
11 Account No.	9654	8542	
12 Account Purpose	DIP Concentration	DIP Savings	
13 Balance, End of Month	2,921	5,454,627	
14 Total Funds on Hand for all Accounts	<u>\$5,457,547</u>		

Attach copies of the month end bank statement(s), reconciliation(s), and the check register(s) to the Monthly Operating Report.

# STATEMENT OF CASH RECEIPTS AND DISBURSEMENTS

Increase/(Decrease) in Cash and Cash Equivalents

For the Month Ended July 2019

		Actual <u>Current Month</u>	Cumulative <u>(Case to Date)</u>
<b>Cash Receipts</b>			
1	Rent/Leases Collected		
2	Cash Received from Sales		
3	Interest Received	11,743	\$11,743
4	Borrowings		
5	Funds from Shareholders, Partners, or Other Insiders		
6	Capital Contributions		
7			
8			
9			
10			
11			
12	<b>Total Cash Receipts</b>	<b>\$11,743</b>	<b>\$11,743</b>
<b>Cash Disbursements</b>			
13	Selling		
14	Administrative		
15	Software		
16	Miscellaneous		
17	Interest Paid		
	Rent/Lease:		
18	Personal Property		
19	Storage		
20	Director Fees		
21	Professional Fees		
22	Legal Fees		
23	Expense Reimbursements		
24	US Trustee		
25	Salaries/Commissions (less employee withholding)		
26	Management Fees		
	Taxes:		
27	Employee Withholding		
28	Employer Payroll Taxes		
29	Real Property Taxes		
30	Other Taxes		
31	Other Cash Outflows:		
32	Bank Account/Analysis Fees		
33			
34			
35			
36			
37	<b>Total Cash Disbursements:</b>	<b>\$0</b>	<b>\$0</b>
38	<b>Net Increase (Decrease) in Cash</b>	<b>\$11,743</b>	<b>\$11,743</b>
39	<b>Cash Balance, Beginning of Period</b>	<b>\$5,445,804</b>	<b>\$5,445,804</b>
40	<b>Cash Balance, End of Period</b>	<b>\$5,457,547</b>	<b>\$5,457,547</b>

**Home Loan Center, Inc.**  
**Profit and Loss**  
 July 22-31, 2019

	<u>Total</u>
<b>Income</b>	
81000 Interest Income	11,742.77
<b>Total Income</b>	<u>\$ 11,742.77</u>
<b>Gross Profit</b>	<u>\$ 11,742.77</u>
<b>Expenses</b>	
71030 Professional Fees	
71031 Legal Fees	48,514.70
71032 Professional Fees	24,846.34
<b>Total 71030 Professional Fees</b>	<u>\$ 73,361.04</u>
<b>Total Expenses</b>	<u>\$ 73,361.04</u>
<b>Net Operating Income</b>	<u>-\$ 61,618.27</u>
<b>Net Income</b>	<u>-\$ 61,618.27</u>

Friday, Aug 16, 2019 04:30:05 PM GMT-7 - Accrual Basis

**Home Loan Center, Inc.**  
**Balance Sheet**  
As of July 31, 2019

	<u>Total</u>
<b>ASSETS</b>	
<b>Current Assets</b>	
<b>Bank Accounts</b>	
10001 HLC Escrow 5734	489,629.50
10002 HLC Inc Checking 9654	2,920.82
10003 HLC Inc Savings 8542	5,454,828.50
10004 Cash Clearing	0.00
<b>Total Bank Accounts</b>	<b>\$ 5,947,176.82</b>
<b>Other Current Assets</b>	
13000 Prepaid Assets	0.00
13001 Professional Retainer - Pachulski	525,000.00
13002 Professional Retainer - Arch & Beam	381,761.20
13003 Professional Retainer - FTI	150,304.30
13004 Professional Retainer - Williams & Connolly	455,675.02
13005 Professional Retainer - Umberg Zipser LLP	0.00
13006 Professional Retainer - BPM	14,388.00
13007 Professional Retainer - Cooley	7,325.00
13008 Professional Retainer - Katten	131,701.67
13009 Professional Retainer - DSI	75,000.00
<b>Total 13000 Prepaid Assets</b>	<b>\$ 1,741,153.19</b>
<b>Total Other Current Assets</b>	<b>\$ 1,741,153.19</b>
<b>Total Current Assets</b>	<b>\$ 7,688,329.81</b>
<b>Other Assets</b>	
18010 Deferred Tax Assets - Federal, Non-Current	3,266,272.69
19000 Intercompany Receivable	146,412.89
19010 Investments in Subsidiaries	0.00
<b>Total Other Assets</b>	<b>\$ 3,412,685.58</b>
<b>TOTAL ASSETS</b>	<b>\$ 11,101,015.39</b>
<b>LIABILITIES AND EQUITY</b>	
<b>Liabilities</b>	
<b>Current Liabilities</b>	
<b>Accounts Payable</b>	
20000A Accounts Payable (A/P)	0.00
<b>Total Accounts Payable</b>	<b>\$ 0.00</b>
<b>Other Current Liabilities</b>	
20000 Accounts Payable, Vouched	0.00
20010 Accounts Payable, Approval in Progress	0.00
21140 Accrued Facilities	0.00
21150 Accrued Professional Fees	24,846.34
21155 Accrued Professional Fees - Legal	48,514.70
21200 Accrued Other Taxes	612.50
21240 Accrued Corporate Credit Card (AmEx Pcard)	0.00
21280 Reserve for Loan Loss Obligations	7,553,655.50
21330 Accrued Litigation Contingencies	8,000,000.00
<b>Total Other Current Liabilities</b>	<b>\$ 15,627,629.04</b>
<b>Total Current Liabilities</b>	<b>\$ 15,627,629.04</b>
<b>Long-Term Liabilities</b>	
29000 Intercompany Payable	32,076.28
<b>Total Long-Term Liabilities</b>	<b>\$ 32,076.28</b>
<b>Total Liabilities</b>	<b>\$ 15,659,705.32</b>
<b>Equity</b>	
32000 Additional Paid-In Capital - Prior Years	8,941,459.86
33000 Retained Earnings - Prior Years	-10,685,359.39
Net Income	-2,814,790.40
<b>Total Equity</b>	<b>-\$ 4,558,689.93</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>\$ 11,101,015.39</b>

Friday, Aug 16, 2019 04:29:39 PM GMT-7 - Accrual Basis



BANK OF AMERICA, N.A.  
PO BOX 15284  
WILMINGTON DE 19850

Account Number [REDACTED] 9654  
01 01 140 05 M0000 E# 0  
Last Statement: 06/28/2019  
This Statement: 07/31/2019

IMG SUP  
Customer Service  
1-888-400-9009

HOME LOAN CENTER INC.  
DEBTOR IN POSSESSION CASE 19-51455  
CONCENTRATION ACCOUNT

11115 RUSHMORE DR  
CHARLOTTE NC 28277-3442

Page 1 of 3

Bankruptcy Case Number:1951455

### ANALYZED CHECKING

#### Account Summary Information

Statement Period 06/29/2019 - 07/31/2019	Statement Beginning Balance	4,930.51
Number of Deposits/Credits 4	Amount of Deposits/Credits	225,944.79
Number of Checks 0	Amount of Checks	.00
Number of Other Debits 11	Amount of Other Debits	227,954.68
	Statement Ending Balance	2,920.62

  

Number of Enclosures 0	Service Charge	.00
------------------------	----------------	-----

#### Deposits and Credits

Date Posted	Customer Reference	Amount	Description	Bank Reference
07/02	1972351016	13,804.64	Automatic Transfer Credits [REDACTED]	00680003616
07/05	1973190409	35,000.00	Automatic Transfer Credits [REDACTED]	00680002508
07/10	1979352472	16,000.00	Automatic Transfer Credits [REDACTED]	00680004009
07/16	1970625811	161,140.15	Automatic Transfer Credits [REDACTED]	00680003061

#### Withdrawals and Debits

Date Posted	Customer Reference	Amount	Description	Bank Reference
07/02		13,804.64	WIRE TYPE:WIRE OUT DATE:190702 TIME:1504 ET TRN:2019070200439905 SERVICE REF:434292 BNF:ARCH BEAM [REDACTED]	00370439905
07/05		35,000.00	4Invoice HLC-CRO-RET-020 WIRE TYPE:WIRE OUT DATE:190705 TIME:0734 ET TRN:2019070500053568 SERVICE REF:006786 BNF:DEVELOPMENT SPECIALISTS, [REDACTED]	00370053568
07/10		411.30	Director Fees - Sept 2019 WIRE TYPE:WIRE OUT DATE:190710 TIME:1401 ET TRN:2019071000362767 SERVICE REF:010148 BNF:CORODATA [REDACTED]	00370362767
07/10		15,205.50	WIRE TYPE:WIRE OUT DATE:190710 TIME:1401 ET TRN:2019071000362766 SERVICE REF:402493 BNF:ARCH BEAM [REDACTED]	00370362766
07/15		1,981.31	7Invoice HLC-CRO-RET-021 Account Analysis Fee ANALYSIS CHARGE JUNE BILLING FOR PARENT [REDACTED]	[REDACTED]





BANK OF AMERICA, N.A.  
PO BOX 15284  
WILMINGTON DE 19850

Account Number [REDACTED] 9654  
01 01 140 05 M0000 E# 0  
Last Statement: 06/28/2019  
This Statement: 07/31/2019

IMG SUP  
Customer Service  
1-888-400-9009

HOME LOAN CENTER INC.

Page 2 of 3

## ANALYZED CHECKING

### Withdrawals and Debits

Other Debits - Continued

Date Posted	Customer Reference	Amount	Description	Bank Reference
07/16		425.00	WIRE TYPE:WIRE OUT DATE:190716 TIME:1312 ET TRN:2019071600354642 SERVICE REF:008452 BNF:CORODATA [REDACTED] [REDACTED] Storag e fees July 2019	00370354642
07/16		2,779.17	WIRE TYPE:WIRE OUT DATE:190716 TIME:1312 ET TRN:2019071600354641 SERVICE REF:371786 BNF:IRON MOUNTAIN [REDACTED]	00370354641
07/16		7,911.78	M22W27Invoice 201907053, est July 2019 WIRE TYPE:BOOK OUT DATE:190716 TIME:1311 ET TRN:2019071600354640 RELATED REF:197CA1153NKZON46 BNF:HOULIHAN LOKEY FINANCIAL [REDACTED]	00370354640
07/16		36,780.00	WIRE TYPE:WIRE OUT DATE:190716 TIME:1311 ET TRN:2019071600354635 SERVICE REF:371756 BNF:ARCH BEAM [REDACTED]	00370354635
07/16		38,655.98	8Invoice HLC-CRO-RET-022 WIRE TYPE:BOOK OUT DATE:190716 TIME:1312 ET TRN:2019071600354643 RELATED REF:197F93009DX11F62 BNF:WILLIAMS & CONNOLLY [REDACTED] PMT DET:Invoices 500652, 500653	00370354643
07/16		75,000.00	WIRE TYPE:WIRE OUT DATE:190716 TIME:1311 ET TRN:2019071600354638 SERVICE REF:008627 BNF:PACHULSKI STANG ZIEHL [REDACTED] 7FL14283V21540June 2019 Invoice HLC	00370354638

### Daily Balances

Date	Ledger Balance	Collected Balance	Date	Ledger Balance	Collected Balance
06/28	4,930.51	4,930.51	07/16	2,920.62	2,920.62
07/10	5,313.71	5,313.71	07/31	2,920.62	2,920.62
07/15	3,332.40	3,332.40			



BANK OF AMERICA, N.A.  
PO BOX 15284  
WILMINGTON DE 19850

Account Number [REDACTED] 9654  
01 01 140 05 M0000 E# 0  
Last Statement: 06/28/2019  
This Statement: 07/31/2019

IMG SUP  
Customer Service  
1-888-400-9009

HOME LOAN CENTER INC.

Page 3 of 3

#### IMPORTANT INFORMATION

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**TERMS AND CONDITIONS.** All deposits to, withdrawals from, or other transactions pertaining to your account(s) are subject to the terms and conditions of the agreement you received when you opened your account and any amendments thereto. Amendments to the agreement may be made from time to time in the manner stated therein.

**IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS.** If you think your statement or receipt is wrong or if you need more information about an electronic transfer (e.g., ATM transactions, direct deposits or withdrawals, point-of-sale transactions) on the statement or receipt, telephone or write us at the address or number listed on the front of this statement as soon you can. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- \* Tell us your name and account number
- \* Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information
- \* Tell us the dollar amount of the suspected error.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account), to do this, we will re-credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

For other accounts, we investigate, and if we find we have made an error, we will make the appropriate adjustment to your account at the conclusion of our investigation.

#### DIRECT DEPOSITS.

If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you may call us at the telephone number listed on the front of this statement to find out if the deposit was made as scheduled.

#### REPORTING OTHER PROBLEMS.

You must examine your statement carefully and promptly. You are in the best position to discover errors and unauthorized transactions on your account. If you fail to notify us in writing of suspected problems or unauthorized transactions within the time periods specified in the deposit agreement (which periods are no more than 60 days after we make the statement available to you and in some cases are 30 days or less), we are not liable to you for, and you agree not to make a claim against us for the problems or unauthorized transactions.



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Home Loan Center, Inc.

10002 HLC Inc Checking 9654, Period Ending 07/31/2019

RECONCILIATION REPORT

Reconciled on: 08/03/2019

Reconciled by: Scott Geary

Any changes made to transactions after this date aren't included in this report.

Summary

USD

Statement beginning balance	4,930.51
Checks and payments cleared (12)	-227,954.68
Deposits and other credits cleared (4)	225,944.79
Statement ending balance	2,920.62

Register balance as of 07/31/2019 2,920.62

Details

Checks and payments cleared (12)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
07/02/2019	Bill Payment	HLC-CRO-RET-020	ARCH & BEAM	-13,804.64
07/05/2019	Bill Payment	Sept 11987	Development Specialists, Inc.	-35,000.00
07/10/2019	Bill Payment	June RS4513394	CORODATA RECORDS MAN...	-411.30
07/10/2019	Bill Payment	HLC-CRO-RET-021	ARCH & BEAM	-15,205.50
07/15/2019	Expense		Bank of America Fees	-1,981.31
07/16/2019	Expense	7.16.19 Payment	WILLIAMS & CONNOLLY LLP	-38,655.98
07/16/2019	Bill Payment	June 201907053	IRON MOUNTAIN -8479	-1,379.17
07/16/2019	Bill Payment	Q2 156390	HOULIHAN LOKEY	-7,911.78
07/16/2019	Expense	Retainer	PACHULSKI STANG ZIEHL &...	-75,000.00
07/16/2019	Expense	July estimate	CORODATA RECORDS MAN...	-425.00
07/16/2019	Expense	Prepayment	IRON MOUNTAIN -8479	-1,400.00
07/16/2019	Bill Payment	HLC-CRO-RET-022	ARCH & BEAM	-36,780.00
Total				-227,954.68

Deposits and other credits cleared (4)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
07/02/2019	Transfer			13,804.64
07/05/2019	Transfer			35,000.00
07/10/2019	Transfer			16,000.00
07/16/2019	Transfer			161,140.15
Total				225,944.79



BANK OF AMERICA, N.A.  
PO BOX 15284  
WILMINGTON DE 19850

Account Number [REDACTED] 8542  
01 01 140 05 M0000 E# 0  
Last Statement: 06/28/2019  
This Statement: 07/31/2019

IMG  
Customer Service  
1-888-400-9009

HOME LOAN CENTER INC  
DEBTOR IN POSSESSION CASE 19-51455  
11115 RUSHMORE DR  
CHARLOTTE NC 28277-3442

Page 1 of 2

Bankruptcy Case Number:1951455

### ANALYZED INTEREST CHECKING

#### Account Summary Information

Statement Period 06/29/2019 - 07/31/2019	Statement Beginning Balance	5,668,828.52
Number of Deposits/Credits 1	Amount of Deposits/Credits	11,742.77
Number of Checks 0	Amount of Checks	.00
Number of Other Debits 4	Amount of Other Debits	225,944.79
	Statement Ending Balance	5,454,626.50
Number of Enclosures 0	Service Charge	.00

#### Interest Information

Amount of Interest Paid 11,742.77	Interest Paid Year-to-Date	122,648.69
Annual Percentage Yield Earned 2.53%		

#### Deposits and Credits

Date Posted	Customer Reference	Amount	Description	Bank Reference
07/31		11,742.77	INTEREST PAID ON 31 DAYS AVERAGE COLLECTED BALANCE OF \$5,530,461.37	09840002640

#### Withdrawals and Debits

Date Posted	Customer Reference	Amount	Description	Bank Reference
07/021972351016		13,804.64	ACCOUNT TRANSFER TRSF TO [REDACTED]	9654 00680004110
07/051973190409		35,000.00	ACCOUNT TRANSFER TRSF TO [REDACTED]	9654 00680002705
07/101979352472		16,000.00	ACCOUNT TRANSFER TRSF TO [REDACTED]	9654 00680004274
07/161970625811		161,140.15	ACCOUNT TRANSFER TRSF TO [REDACTED]	9654 00680003403

#### Daily Balances

Date	Ledger Balance	Collected Balance	Rate	Date	Ledger Balance	Collected Balance	Rate
06/28	5,668,828.52	5,668,828.52	2.500	07/10	5,604,023.88	5,604,023.88	2.500
07/02	5,655,023.88	5,655,023.88	2.500	07/16	5,442,883.73	5,442,883.73	2.500
07/05	5,620,023.88	5,620,023.88	2.500	07/31	5,454,626.50	5,454,626.50	2.500



BANK OF AMERICA, N.A.  
PO BOX 15284  
WILMINGTON DE 19850

Account Number [REDACTED] 8542  
01 01 140 05 M0000 E# 0  
Last Statement: 06/28/2019  
This Statement: 07/31/2019

IMG  
Customer Service  
1-888-400-9009

HOME LOAN CENTER INC

Page 2 of 2

#### IMPORTANT INFORMATION

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- \* Tell us your name and account number
- \* Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information
- \* Tell us the dollar amount of the suspected error.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account), to do this, we will re-credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

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#### REPORTING OTHER PROBLEMS.

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Home Loan Center, Inc.

10003 HLC Inc Savings 8542, Period Ending 07/31/2019

RECONCILIATION REPORT

Reconciled on: 08/03/2019

Reconciled by: Scott Geary

Any changes made to transactions after this date aren't included in this report.

Summary

USD

Statement beginning balance	5,668,828.52
Checks and payments cleared (4)	-225,944.79
Deposits and other credits cleared (1)	11,742.77
Statement ending balance	5,454,626.50

Register balance as of 07/31/2019	* Only post-petition transaction was receipt of interest on 7/31/19 (see below)	5,454,626.50
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Details

Checks and payments cleared (4)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
07/02/2019	Transfer			-13,804.64
07/05/2019	Transfer			-35,000.00
07/10/2019	Transfer			-16,000.00
07/16/2019	Transfer			-161,140.15
Total				-225,944.79

Deposits and other credits cleared (1)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
07/31/2019	Deposit		Bank of America interest	11,742.77
Total				11,742.77





BANK OF AMERICA, N.A.  
PO BOX 15284  
WILMINGTON DE 19850

Account Number [REDACTED] 5734  
01 01 140 05 M0000 E# 0  
Last Statement: 06/28/2019  
This Statement: 07/31/2019

IMG SUP  
Customer Service  
1-888-400-9009

HLC ESCROW INC  
OPERATING ACCOUNT  
HOMELoANCENTER.COM\LENDINGTREE LOAN  
[REDACTED]  
11115 RUSHMORE DRIVE  
CHARLOTTE RI 02827-0007

Page 1 of 2

### CONTROLLED DISBURSEMENT-WALNUT CREEK

#### Account Summary Information

Statement Period 06/29/2019 - 07/31/2019	Statement Beginning Balance	489,629.50
Number of Deposits/Credits 0	Amount of Deposits/Credits	.00
Number of Checks 0	Amount of Checks	.00
Number of Other Debits 0	Amount of Other Debits	.00
	Statement Ending Balance	489,629.50
Number of Enclosures 0		
	Service Charge	.00

#### Daily Balances

<u>Date</u>	<u>Ledger Balance</u>	<u>Collected Balance</u>	<u>Date</u>	<u>Ledger Balance</u>	<u>Collected Balance</u>
06/28	489,629.50	489,629.50	07/31	489,629.50	489,629.50





BANK OF AMERICA, N.A.  
PO BOX 15284  
WILMINGTON DE 19850

Account Number [REDACTED] 5734  
01 01 140 05 M0000 E# 0  
Last Statement: 06/28/2019  
This Statement: 07/31/2019

IMG SUP  
Customer Service  
1-888-400-9009

HLC ESCROW INC

Page 2 of 2

#### IMPORTANT INFORMATION

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- \* Tell us your name and account number
- \* Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information
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Home Loan Center, Inc.

10001 HLC Escrow 5734, Period Ending 07/31/2019

RECONCILIATION REPORT

Reconciled on: 08/03/2019

Reconciled by: Scott Geary

Any changes made to transactions after this date aren't included in this report.

Summary

USD

Statement beginning balance	489,629.50
Checks and payments cleared (0)	0.00
Deposits and other credits cleared (0)	0.00
Statement ending balance	<u>489,629.50</u>

Register balance as of 07/31/2019	489,629.50
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# EXHIBIT B

Debtor **Home Loan Center, Inc.**  
Name

Case number (if known)

19-51455 MEH 11

2.52 Priority creditor's name and mailing address

Wyoming Dept of Revenue  
122 W. 25th St.  
3rd Floor East  
Cheyenne, WY 82002

As of the petition filing date, the claim is:

Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

Unknown Unknown

Date or dates debt was incurred

Basis for the claim:

Notice Only

Last 4 digits of account number

Specify Code subsection of PRIORITY  
unsecured claim: 11 U.S.C. § 507(a) (8)

Is the claim subject to offset?

- ☒ No  
☐ Yes

**Part 2: List All Creditors with NONPRIORITY Unsecured Claims**

3. List in alphabetical order all of the creditors with nonpriority unsecured claims. If the debtor has more than 6 creditors with nonpriority unsecured claims, fill out and attach the Additional Page of Part 2.

Amount of claim

3.1 Nonpriority creditor's name and mailing address

1900 Capital Trust II  
c/o Gross, Polowy & Orlans, Esq.  
1775 Wehrole Dr., Ste. 100  
Buffalo, NY 14221

As of the petition filing date, the claim is: Check all that apply.

- ☒ Contingent  
☒ Unliquidated  
☒ Disputed

Unknown

Date(s) debt was incurred

Last 4 digits of account number

Basis for the claim: Nominal Defendant in Foreclosure Action (1900 Capital Trust II v. Melissa Giacco: Home Loan Center, et al.; New York Supreme Court Case #: 603749/2019)

Is the claim subject to offset? ☒ No ☐ Yes

3.2 Nonpriority creditor's name and mailing address

Bank of America  
c/o Frenkel Lambert Weiss Weisma  
20 West Main Street  
Bay Shore, NY 11706

As of the petition filing date, the claim is: Check all that apply.

- ☒ Contingent  
☒ Unliquidated  
☒ Disputed

Unknown

Date(s) debt was incurred

Last 4 digits of account number

Basis for the claim: Nominal Defendant in Foreclosure Action (Bank of America NA v. Amanda Gekoski: Home Loan Center, et al.; New York Civil Supreme Court Case #: 11129/2016)

Is the claim subject to offset? ☒ No ☐ Yes

3.3 Nonpriority creditor's name and mailing address

Bank of America  
2112 Business Center Drive  
Second Floor  
Irvine, CA 92612

As of the petition filing date, the claim is: Check all that apply.

- ☒ Contingent  
☒ Unliquidated  
☒ Disputed

Unknown

Date(s) debt was incurred

Last 4 digits of account number

Basis for the claim: Nominal Defendant in Foreclosure Action (Bank of America, N.A. v. Shelly M. Hasha: Home Loan Center, Inc., et al.; Oregon 2nd Judicial Circuit Court Case #: 16CV03437)

Is the claim subject to offset? ☒ No ☐ Yes

3.4 Nonpriority creditor's name and mailing address

Bank of New York Mellon  
255 Merrick Rd.  
Rockville Centre, NY 11570

As of the petition filing date, the claim is: Check all that apply.

- ☒ Contingent  
☒ Unliquidated  
☒ Disputed

Unknown

Date(s) debt was incurred

Last 4 digits of account number

Basis for the claim: Nominal Defendant in Foreclosure Action (Bank of New York Mellon v. Hiyam Hammad: Home Loan Center, et al.; New York Supreme Court Case #: 600052/2019)

Is the claim subject to offset? ☒ No ☐ Yes

Debtor Home Loan Center, Inc.

Case number (if known)

19-51455 MEH 11

Name

**3.5** Nonpriority creditor's name and mailing address

Bank of New York Mellon  
c/o Maria Siderus  
242 Drexel Ave  
Westbury, NY 11590

Date(s) debt was incurred

Last 4 digits of account number

As of the petition filing date, the claim is: *Check all that apply.*Unknown

- ☒ Contingent  
☒ Unliquidated  
☒ Disputed

Basis for the claim: Nominal Defendant in Foreclosure Action (Bank of New York Mellon v. Whitty; Home Loan Center, et al.; New York Civil Supreme Court Case #: 613/2016)

Is the claim subject to offset? ☒ No ☐ Yes**3.6** Nonpriority creditor's name and mailing address

Bank of New York Mellon  
c/o Joshua R. Orem  
Shapiro & Sutherland LLC  
7632 SW Durham Rd, Ste 350  
Tigard, OR 97224

Date(s) debt was incurred

Last 4 digits of account number

As of the petition filing date, the claim is: *Check all that apply.*Unknown

- ☒ Contingent  
☒ Unliquidated  
☒ Disputed

Basis for the claim: Nominal Defendant in Foreclosure Action (The Bank of New York Mellon v. Shirley E. Baldwin; Home Loan Center, et al.; Oregon 3rd Judicial Circuit Court Case #: 16CV09174)

Is the claim subject to offset? ☒ No ☐ Yes**3.7** Nonpriority creditor's name and mailing address

Bank of NY Mellon  
c/o Robin L. Miller  
400 S. Hope St.  
Ste. 400  
Los Angeles, CA 90071

Date(s) debt was incurred

Last 4 digits of account number

As of the petition filing date, the claim is: *Check all that apply.*Unknown

- ☒ Contingent  
☒ Unliquidated  
☒ Disputed

Basis for the claim: Nominal Defendant in Foreclosure Action (Bank of NY Mellon v. John William Meyers; Home Loan Center, et al.; Hawaii District Court Case #: 1CC161000445)

Is the claim subject to offset? ☒ No ☐ Yes**3.8** Nonpriority creditor's name and mailing address

Bayview Loan Servicing, LLC  
c/o O'Connell Attmore & Morris LLC  
280 Trumbull St.  
Hartford, CT 06103-3598

Date(s) debt was incurred

Last 4 digits of account number

As of the petition filing date, the claim is: *Check all that apply.*Unknown

- ☒ Contingent  
☒ Unliquidated  
☒ Disputed

Basis for the claim: Nominal Defendant in Foreclosure Action (Bayview Loan Servicing, LLC v. Makeln; Home Loan Center, et al.; Connecticut Superior Ct., Case #: NNI-CV-17-6011263-S)

Is the claim subject to offset? ☒ No ☐ Yes**3.9** Nonpriority creditor's name and mailing address

Beneficial Homeowner Service  
c/o Fein, Such & Crane  
28 East Main St., Suite 1800  
Rochester, NY 14614

Date(s) debt was incurred

Last 4 digits of account number

As of the petition filing date, the claim is: *Check all that apply.*Unknown

- ☒ Contingent  
☒ Unliquidated  
☒ Disputed

Basis for the claim: Nominal Defendant in Foreclosure Action (Beneficial Homeowner Service v. Philip Cartonia; Home Loan Center, et al.; New York Supreme Court Case #: 600609/2016)

Is the claim subject to offset? ☒ No ☐ Yes**3.10** Nonpriority creditor's name and mailing address

Christy Rogers Ellis & Jimmy Hoyt Ellis  
William J. Brown & Associates, PLLC  
23 N. Ocoee St.  
P.O. Box 1001  
Cleveland, TN 37364

Date(s) debt was incurred

Last 4 digits of account number

As of the petition filing date, the claim is: *Check all that apply.*\$1,500.00

- ☐ Contingent  
☐ Unliquidated  
☒ Disputed

Basis for the claim: Default Judgment (Ellis v. HLC)Is the claim subject to offset? ☒ No ☐ Yes

Debtor Home Loan Center, Inc.  
Name

Case number (if known) 19-51455 MEH 11

**3.11** Nonpriority creditor's name and mailing address

**CIT Bank, NA**  
**c/o Windels Marx Lane LLP**  
**156 W 56th Street**  
**New York, NY 10019**

Date(s) debt was incurred           

Last 4 digits of account number           

As of the petition filing date, the claim is: *Check all that apply.*

- ☒ Contingent  
☒ Unliquidated  
☒ Disputed

Basis for the claim: Nominal Defendant in Foreclosure Action (CIT Bank, N.A. v. De Massio, Danielle; Home Loan Center, et al.; New York Civil Supreme Court Case #: 3700/2015)

Is the claim subject to offset? ☒ No ☐ Yes

Unknown

**3.12** Nonpriority creditor's name and mailing address

**CitiBank, N.A.**  
**Becky Hancock, Repurchase Coordinator,**  
**Citi Mortgage, Inc.**  
**1000 Technology Dr.**  
**O Fallon, MO 63368**

Date(s) debt was incurred           

Last 4 digits of account number           

As of the petition filing date, the claim is: *Check all that apply.*

- ☒ Contingent  
☒ Unliquidated  
☒ Disputed

Basis for the claim: Indemnification

Is the claim subject to offset? ☒ No ☐ Yes

Unknown

**3.13** Nonpriority creditor's name and mailing address

**Credit Suisse**  
**Attn: Mortgage Banking Dept.**  
**11 Madison Ave.**  
**New York, NY 10010**

Date(s) debt was incurred           

Last 4 digits of account number           

As of the petition filing date, the claim is: *Check all that apply.*

- ☒ Contingent  
☒ Unliquidated  
☒ Disputed

Basis for the claim: Indemnification

Is the claim subject to offset? ☒ No ☐ Yes

Unknown

**3.14** Nonpriority creditor's name and mailing address

**Deutsche Bank National Trust**  
**c/o Leopold & Associates, PLLC**  
**80 Business Park Dr.**  
**Ste. 110**  
**Armonk, NY 10504**

Date(s) debt was incurred           

Last 4 digits of account number           

As of the petition filing date, the claim is: *Check all that apply.*

- ☒ Contingent  
☒ Unliquidated  
☒ Disputed

Basis for the claim: Nominal Defendant in Foreclosure Action (Deutsche Bank National Trust v. Hossain; Home Loan Center Inc., et al.; New York Supreme Court Case #: 700853/2018)

Is the claim subject to offset? ☒ No ☐ Yes

Unknown

**3.15** Nonpriority creditor's name and mailing address

**Deutsche Bank National Trust Co.**  
**Attn: Mortgage Banking Dept.**  
**1961 East Saint Andrew Place**  
**Santa Ana, CA 92705**

Date(s) debt was incurred           

Last 4 digits of account number           

As of the petition filing date, the claim is: *Check all that apply.*

- ☒ Contingent  
☒ Unliquidated  
☒ Disputed

Basis for the claim:           

Is the claim subject to offset? ☒ No ☐ Yes

Unknown

**3.16** Nonpriority creditor's name and mailing address

**Deutsche Bank National Trust Co.**  
**c/o Sun Young Park, Esq.**  
**300 South Grand Ave.**  
**41st Flr.**  
**Los Angeles, CA 90071**

Date(s) debt was incurred           

Last 4 digits of account number           

As of the petition filing date, the claim is: *Check all that apply.*

- ☒ Contingent  
☒ Unliquidated  
☒ Disputed

Basis for the claim: Nominal Defendant in Foreclosure Action (Deutsche Bank v. Rachel Donovan; Home Loan Center, et al.; Hawaii Dist. Court Case #: 2CC191000176)

Is the claim subject to offset? ☒ No ☐ Yes

Unknown

Debtor Home Loan Center, Inc.  
Name

Case number (if known) 19-51455 MEH 11

**3.17** Nonpriority creditor's name and mailing address  
**Deutsche Bank Trus Company Americas**  
**as Trustee for Res Accredited Loans, Inc.**  
**c/o McCalla Raymer Leibert Pierce LLC**  
**50 Weston St**  
**Hartford, CT 06120**  
Date(s) debt was incurred \_\_\_\_  
Last 4 digits of account number \_\_\_\_

As of the petition filing date, the claim is: Check all that apply.

Unknown

- ☒ Contingent  
☒ Unliquidated  
☒ Disputed

Basis for the claim: Nominal Defendant in Foreclosure Action (Deutsche Bank v. Marthan Chambers: Home Loan Center, et al.; Connecticut Superior Court Case #HHB-CV-19-6052616-S)

Is the claim subject to offset? ☒ No ☐ Yes

**3.18** Nonpriority creditor's name and mailing address  
**Ditech Financial LLC**  
**c/o Woods Oviatt Gilman, LLC**  
**2 State St., 175 Mile Crossing**  
**Rochester, NY 14614**  
Date(s) debt was incurred \_\_\_\_  
Last 4 digits of account number \_\_\_\_

As of the petition filing date, the claim is: Check all that apply.

Unknown

- ☒ Contingent  
☒ Unliquidated  
☒ Disputed

Basis for the claim: Nominal Defendant in Foreclosure Action (Ditech Financial LLC v. Roger Criscitello: Home Loan Center, et al.; New York Supreme Court Case #: 135035/2019)

Is the claim subject to offset? ☒ No ☐ Yes

**3.19** Nonpriority creditor's name and mailing address  
**Ditech Financial LLC**  
**McCalla Raymer Leibert Pierce LLC**  
**50 Weston St**  
**Hartford, CT 06120**  
Date(s) debt was incurred \_\_\_\_  
Last 4 digits of account number \_\_\_\_

As of the petition filing date, the claim is: Check all that apply.

Unknown

- ☒ Contingent  
☒ Unliquidated  
☒ Disputed

Basis for the claim: Nominal Defendant in Foreclosure Action (Ditech Financial LLC v. Del Valle: Home Loan Center, et al; Connecticut Superior Court Case #: HHB-CV-18-6046231-S)

Is the claim subject to offset? ☒ No ☐ Yes

**3.20** Nonpriority creditor's name and mailing address  
**Ditech Financial LLC**  
**c/o Zack Baisley**  
**26 Harvester Ave.**  
**Batavia, NY 14020**  
Date(s) debt was incurred \_\_\_\_  
Last 4 digits of account number \_\_\_\_

As of the petition filing date, the claim is: Check all that apply.

Unknown

- ☒ Contingent  
☒ Unliquidated  
☒ Disputed

Basis for the claim: Nominal Defendant in Foreclosure Action (Ditech Financial LLC v. Kilroy, Brian: Home Loan Center, et al.; New York Civil Supreme Court Case #: 602/2016)

Is the claim subject to offset? ☒ No ☐ Yes

**3.21** Nonpriority creditor's name and mailing address  
**Eastern Savings Bank**  
**c/o Geraghty & Bonnano LLC**  
**38 Granite Street**  
**P.O. Box 231**  
**New London, CT 06320**  
Date(s) debt was incurred \_\_\_\_  
Last 4 digits of account number \_\_\_\_

As of the petition filing date, the claim is: Check all that apply.

Unknown

- ☒ Contingent  
☒ Unliquidated  
☒ Disputed

Basis for the claim: Nominal Defendant in Foreclosure Action (Eastern Savings Bank v. Avery, William: Home Loan Center, et al.; Connecticut Superior Court Case #: KNL-CV-17-6029982-S)

Is the claim subject to offset? ☒ No ☐ Yes

**3.22** Nonpriority creditor's name and mailing address  
**Encore Credit Corporation**  
**Attn: Mortgage Banking Dept.**  
**1833 Alton Pkwy**  
**Irvine, CA 92606**  
Date(s) debt was incurred \_\_\_\_  
Last 4 digits of account number \_\_\_\_

As of the petition filing date, the claim is: Check all that apply.

Unknown

- ☒ Contingent  
☒ Unliquidated  
☒ Disputed

Basis for the claim: Indemnification

Is the claim subject to offset? ☒ No ☐ Yes



Debtor Home Loan Center, Inc.  
Name

Case number (if known) 19-51455 MEH 11

3.23	Nonpriority creditor's name and mailing address <b>Federal Home Loan Mortgage Corporation</b> <b>Attn: Mortgage Banking Dept.</b> <b>8200 Jones Branch Dr.</b> <b>Mc Lean, VA 22102-3110</b> Date(s) debt was incurred ____ Last 4 digits of account number ____	As of the petition filing date, the claim is: Check all that apply. <input checked="" type="checkbox"/> Contingent <input checked="" type="checkbox"/> Unliquidated <input checked="" type="checkbox"/> Disputed Basis for the claim: <u>Indemnification</u> Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<u>Unknown</u>
3.24	Nonpriority creditor's name and mailing address <b>Federal National Mortgage Association</b> <b>3900 Wisconsin Ave., NW</b> <b>Washington, DC 20016-2892</b> Date(s) debt was incurred ____ Last 4 digits of account number ____	As of the petition filing date, the claim is: Check all that apply. <input checked="" type="checkbox"/> Contingent <input checked="" type="checkbox"/> Unliquidated <input checked="" type="checkbox"/> Disputed Basis for the claim: <u>Indemnification</u> Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<u>Unknown</u>
3.25	Nonpriority creditor's name and mailing address <b>FNMA</b> <b>c/o Gross Polowy Orlans LLC</b> <b>1775 Wehrle Drive, Ste 100</b> <b>Williamsville, NY 14221</b> Date(s) debt was incurred ____ Last 4 digits of account number ____	As of the petition filing date, the claim is: Check all that apply. <input checked="" type="checkbox"/> Contingent <input checked="" type="checkbox"/> Unliquidated <input checked="" type="checkbox"/> Disputed Basis for the claim: <u>Nominal Defendant in Foreclosure Action (FNMA v. Chevron McIntyre; Home Loan Center, et al.: N.Y. Sup Ct. Case #: 2017/08565)</u> Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<u>Unknown</u>
3.26	Nonpriority creditor's name and mailing address <b>FNMA</b> <b>c/o Rosicki &amp; Associates, P.C.</b> <b>51 E. Bethpage Rd</b> <b>Plainview, NY 11803</b> Date(s) debt was incurred ____ Last 4 digits of account number ____	As of the petition filing date, the claim is: Check all that apply. <input checked="" type="checkbox"/> Contingent <input checked="" type="checkbox"/> Unliquidated <input checked="" type="checkbox"/> Disputed Basis for the claim: <u>Nominal Defendant in Foreclosure Action (Federal National Mortgage Association v. Nicole McIntyre; Home Loan Center, et al.: New York Civil Supreme Court Case #: 1982/2017)</u> Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<u>Unknown</u>
3.27	Nonpriority creditor's name and mailing address <b>FNMA</b> <b>6409 Congress Avenue</b> <b>Suite 100</b> <b>Boca Raton, FL 33487</b> Date(s) debt was incurred ____ Last 4 digits of account number ____	As of the petition filing date, the claim is: Check all that apply. <input checked="" type="checkbox"/> Contingent <input checked="" type="checkbox"/> Unliquidated <input checked="" type="checkbox"/> Disputed Basis for the claim: <u>Nominal Defendant in Foreclosure Action (Federal National Mortgage Association v. Roffin Roberts; Home Loan Center, et al.: Florida Circuit Court Case #: 2017-003736-CA-01)</u> Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<u>Unknown</u>
3.28	Nonpriority creditor's name and mailing address <b>FNMA</b> <b>c/o McCalla Reymier Leibert Pierce LLC</b> <b>50 Weston Street</b> <b>Hartford, CT 06120</b> Date(s) debt was incurred ____ Last 4 digits of account number ____	As of the petition filing date, the claim is: Check all that apply. <input checked="" type="checkbox"/> Contingent <input checked="" type="checkbox"/> Unliquidated <input checked="" type="checkbox"/> Disputed Basis for the claim: <u>Nominal Defendant in Foreclosure Action (Federal National Mortgage Association v. Anderson, Heather; Home Loan Center, et al.: Connecticut Superior Court Case #: MMX-CV-16-6015454-S)</u> Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<u>Unknown</u>



Debtor Home Loan Center, Inc.  
Name

Case number (if known)

19-51455 MEH 11

**3.29** Nonpriority creditor's name and mailing address

GMAC Bank  
Attn: Mortgage Banking Dept.  
P.O. Box 380901  
Bloomington, MN 55438

Date(s) debt was incurred

Last 4 digits of account number

As of the petition filing date, the claim is: *Check all that apply.*

- ☒ Contingent  
☒ Unliquidated  
☒ Disputed

Basis for the claim: Indemnification

Is the claim subject to offset? ☒ No ☐ Yes

Unknown

**3.30** Nonpriority creditor's name and mailing address

Greater New Haven Water Pollution Cont.  
c/o Parrett Porto Parese & Colwell PC  
2319 Whitney Ave., Ste. 1D  
Hamden, CT 06518

Date(s) debt was incurred

Last 4 digits of account number

As of the petition filing date, the claim is: *Check all that apply.*

- ☒ Contingent  
☒ Unliquidated  
☒ Disputed

Basis for the claim: Nominal Defendant in Foreclosure Action Nominal Defendant in Foreclosure Action (Greater New Haven Water Pollution Control v. Marc Conte; Home Loan Center, et al.; Illinois Circuit Court Cook County Case #: 2019-CH-05278)

Is the claim subject to offset? ☒ No ☐ Yes

Unknown

**3.31** Nonpriority creditor's name and mailing address

HSBC Bank USA  
c/o McCabe, Weisberg & Conway, PC  
145 Huguenot Street, Ste 210  
New Rochelle, NY 10801

Date(s) debt was incurred

Last 4 digits of account number

As of the petition filing date, the claim is: *Check all that apply.*

- ☒ Contingent  
☒ Unliquidated  
☒ Disputed

Basis for the claim: Nominal Defendant in Foreclosure Action (HSBC Bank USA, NA v. Morales, Julienna; Home Loan Center, et al.; New York Civil Supreme Court Case #: 1321/2015)

Is the claim subject to offset? ☒ No ☐ Yes

Unknown

**3.32** Nonpriority creditor's name and mailing address

JP Morgan Chase & Co.  
Annette C. Rizzi, Assoc. General Counsel  
Four New York Plaza, 19th Flr.  
New York, NY 10004-2413

Date(s) debt was incurred

Last 4 digits of account number

As of the petition filing date, the claim is: *Check all that apply.*

- ☒ Contingent  
☒ Unliquidated  
☒ Disputed

Basis for the claim: Indemnification

Is the claim subject to offset? ☒ No ☐ Yes

\$3,100,000.00

**3.33** Nonpriority creditor's name and mailing address

JPMorgan Chase Bank  
c/o James A. Craft  
1499 SE Tech Center Pl., Suite 255  
Vancouver, WA 98683

Date(s) debt was incurred

Last 4 digits of account number

As of the petition filing date, the claim is: *Check all that apply.*

- ☒ Contingent  
☒ Unliquidated  
☒ Disputed

Basis for the claim: Nominal Defendant in Foreclosure Action (JPMorgan Chase Bank v. Charles A. Kremer; Home Loan Center, et al.; Oregon 16th Judicial Circuit Court Case #: 16CV36465)

Is the claim subject to offset? ☒ No ☐ Yes

Unknown

**3.34** Nonpriority creditor's name and mailing address

Lehman Brothers Holding Inc.  
c/o Wollmuth Maher & Deutsch LLP  
500 5th Avenue  
New York, NY 10110

Date(s) debt was incurred

Last 4 digits of account number

As of the petition filing date, the claim is: *Check all that apply.*

- ☐ Contingent  
☐ Unliquidated  
☒ Disputed

Basis for the claim: Indemnification

Is the claim subject to offset? ☒ No ☐ Yes

\$40,200,000.00

**3.35** Nonpriority creditor's name and mailing address

Lending Tree, Inc.  
11115 Rushmore Drive  
Charlotte, NC 28277

Date(s) debt was incurred

Last 4 digits of account number

As of the petition filing date, the claim is: *Check all that apply.*

- ☐ Contingent  
☐ Unliquidated  
☒ Disputed

Basis for the claim: Intercompany Debt

Is the claim subject to offset? ☒ No ☐ Yes

\$32,076.28

Debtor Home Loan Center, Inc.  
Name

Case number (if known) 19-51455 MEH 11

3.38 Nonpriority creditor's name and mailing address  
**McCaffery Estates Condominium Ass.**  
**c/o Kevin Davis Wickless**  
**Kevin Wickless Law, LLC**  
**99 Main Street, Suite 3C**  
**Norwich, CT 06360**  
Date(s) debt was incurred \_\_\_\_  
Last 4 digits of account number \_\_\_\_

As of the petition filing date, the claim is: *Check all that apply.*

Unknown

- ☒ Contingent  
☒ Unliquidated  
☒ Disputed

Basis for the claim: Nominal Defendant in Foreclosure Action (McCaffery Estates Condominium Associates v. Bernardo, Jhune; Home Loan Center, et al.; Connecticut Superior Court Case #: KNL-CV-16-6027069-S)

Is the claim subject to offset? ☒ No ☐ Yes

3.37 Nonpriority creditor's name and mailing address  
**Midfirst Bank**  
**c/o Gross Polowy, LLC**  
**1775 Wehrle Dr.**  
**Ste. 100**  
**Williamsville, NY 14221**  
Date(s) debt was incurred \_\_\_\_  
Last 4 digits of account number \_\_\_\_

As of the petition filing date, the claim is: *Check all that apply.*

Unknown

- ☒ Contingent  
☒ Unliquidated  
☒ Disputed

Basis for the claim: Nominal Defendant in Foreclosure Action (Midfirst Bank v. Starner; Home Loan Center, et al.; New York Supreme Court Case #: 1277/2018)

Is the claim subject to offset? ☒ No ☐ Yes

3.38 Nonpriority creditor's name and mailing address  
**Midfirst Bank**  
**c/o Witherspoon Law**  
**790 Farmington Ave**  
**Farmington, CT 06032**  
Date(s) debt was incurred \_\_\_\_  
Last 4 digits of account number \_\_\_\_

As of the petition filing date, the claim is: *Check all that apply.*

Unknown

- ☒ Contingent  
☒ Unliquidated  
☒ Disputed

Basis for the claim: Nominal Defendant in Foreclosure Action (Midfirst Bank v. Myers, Aaron; Home Loan Center, et al.; Connecticut Superior Court Case #: NNH-CV-16-6061953-S)

Is the claim subject to offset? ☒ No ☐ Yes

3.38 Nonpriority creditor's name and mailing address  
**MTGLQ**  
**c/o Richard Francis Komosinski**  
**565 Taxter Rd.**  
**Ste. 590**  
**Elmsford, NY 10523-2300**  
Date(s) debt was incurred \_\_\_\_  
Last 4 digits of account number \_\_\_\_

As of the petition filing date, the claim is: *Check all that apply.*

Unknown

- ☒ Contingent  
☒ Unliquidated  
☒ Disputed

Basis for the claim: Nominal Defendant in Foreclosure Action (MTGLQ vs. Grantham; Home Loan Center, et al.; New York Supreme Court Case #: 1117027/2018)

Is the claim subject to offset? ☒ No ☐ Yes

3.40 Nonpriority creditor's name and mailing address  
**MTGLQ Investors LP**  
**c/o Bradford S. Bernstein, Esq.**  
**Miles & Stockbridge, P.C.**  
**11 North Washington St., Suite 700**  
**Rockville, MD 20850**  
Date(s) debt was incurred \_\_\_\_  
Last 4 digits of account number \_\_\_\_

As of the petition filing date, the claim is: *Check all that apply.*

Unknown

- ☒ Contingent  
☒ Unliquidated  
☒ Disputed

Basis for the claim: Nominal Defendant in Foreclosure Action (MTGLQ Investors LP v. Home Loan Center, et al.; Circuit Court of Maryland Case #: 13C17111187)

Is the claim subject to offset? ☒ No ☐ Yes

3.41 Nonpriority creditor's name and mailing address  
**National City Mortgage Co.**  
**Attn: Mortgage Banking Dept.**  
**P.O. Box 1820**  
**Dayton, OH 45401-1820**  
Date(s) debt was incurred \_\_\_\_  
Last 4 digits of account number \_\_\_\_

As of the petition filing date, the claim is: *Check all that apply.*

Unknown

- ☒ Contingent  
☒ Unliquidated  
☒ Disputed

Basis for the claim: Indemnification

Is the claim subject to offset? ☒ No ☐ Yes

Debtor Home Loan Center, Inc.  
Name

Case number (if known)

19-51455 MEH 11

**3.42** Nonpriority creditor's name and mailing address

Nationstar Mortgage LLC  
c/o John Andrew Di Caro  
175 Mile Crossing Blvd  
Rochester, NY 14624-6249

Date(s) debt was incurred \_

Last 4 digits of account number \_

As of the petition filing date, the claim is: *Check all that apply.*

Unknown

- ☒ Contingent  
☒ Unliquidated  
☒ Disputed

Basis for the claim: Nominal Defendant in Foreclosure Action (Nationstar Mortgage LLC v. Petro Tarasyuk; Home Loan Center, et al.; New York Supreme Court Case #: E2019001358)

Is the claim subject to offset? ☒ No ☐ Yes

**3.43** Nonpriority creditor's name and mailing address

Ocwen Loan Servicing, LLC  
c/o Clarfield, Okon & Salomone, PI  
114 Old County Rd., Ste 400  
Mineola, NY 11501

Date(s) debt was incurred \_

Last 4 digits of account number \_

As of the petition filing date, the claim is: *Check all that apply.*

Unknown

- ☒ Contingent  
☒ Unliquidated  
☒ Disputed

Basis for the claim: Nominal Defendant in Foreclosure Action (Ocwen Loan Servicing v. O'Brien, Michael; Home Loan Center, et al.; New York Supreme Court Case #: 135215/2016)

Is the claim subject to offset? ☒ No ☐ Yes

**3.44** Nonpriority creditor's name and mailing address

OneWest Bank, a div. of CIT Bank, N.A.  
Successor to IndyMac Federal Bank, FSB  
Attn: Mortgage Banking Dept.  
75 North Fair Oaks Ave  
Pasadena, CA 91103

Date(s) debt was incurred \_

Last 4 digits of account number \_

As of the petition filing date, the claim is: *Check all that apply.*

Unknown

- ☒ Contingent  
☒ Unliquidated  
☒ Disputed

Basis for the claim: Indemnification

Is the claim subject to offset? ☒ No ☐ Yes

**3.45** Nonpriority creditor's name and mailing address

PNC Bank, NA  
c/o Calvin A. Knickerbocker, III  
RCO Legal PS  
511 SW 10th Ave., Ste 400  
Portland, OR 97205

Date(s) debt was incurred \_

Last 4 digits of account number \_

As of the petition filing date, the claim is: *Check all that apply.*

Unknown

- ☒ Contingent  
☒ Unliquidated  
☒ Disputed

Basis for the claim: Nominal Defendant in Foreclosure Action (PNC Bank v. Mitchell Hawkins; Home Loan Center, et al.; Oregon 14th Judicial Circuit Court Case #: 16CV17075)

Is the claim subject to offset? ☒ No ☐ Yes

**3.46** Nonpriority creditor's name and mailing address

PNC Bank, National Association  
c/o MCCABE, WEISBERG & CONWAY, PC  
145 Huguenot Street, Ste 210  
New Rochelle, NY 10801

Date(s) debt was incurred \_

Last 4 digits of account number \_

As of the petition filing date, the claim is: *Check all that apply.*

Unknown

- ☒ Contingent  
☒ Unliquidated  
☒ Disputed

Basis for the claim: Nominal Defendant in Foreclosure Action (PNC Bank v. Williams; Home Loan Center, et al.; New York Supreme Court Case #: 152424/2017)

Is the claim subject to offset? ☒ No ☐ Yes

**3.47** Nonpriority creditor's name and mailing address

ResCap Liquidating Trust as successor to  
Residential Funding Company, LLC)  
Quinn Emanuel Urquhart & Sullivan LLP  
51 Madison Ave., 22nd Floor  
New York, NY 10010

Date(s) debt was incurred \_

Last 4 digits of account number \_

As of the petition filing date, the claim is: *Check all that apply.*

\$68,484,502.06

- ☐ Contingent  
☐ Unliquidated  
☒ Disputed

Basis for the claim: Judgment entered 6/21/2019

Is the claim subject to offset? ☒ No ☐ Yes

Debtor Home Loan Center, Inc.  
Name

Case number (if known)

19-51455 MEH 11

**3.48** Nonpriority creditor's name and mailing address

Ronald Osburn  
4523 W. Evergreen Ct.  
Visalia, CA 93277

Date(s) debt was incurred \_

Last 4 digits of account number \_

As of the petition filing date, the claim is: *Check all that apply.*

- ☒ Contingent  
☒ Unliquidated  
☒ Disputed

Unknown

Basis for the claim: Nominal Defendant in Foreclosure Action (Osburn v. Countrywide Home Loans; Home Loan Center, et al.; US District Court Case #: 1:19-cv-00246-DAD-SAB)

Is the claim subject to offset? ☒ No ☐ Yes

**3.49** Nonpriority creditor's name and mailing address

Techow  
c/o Alan D. Walton  
Breckenridge & Associates  
8070 Main Street, Box 489  
Birch Run, MI 48415

Date(s) debt was incurred \_

Last 4 digits of account number \_

As of the petition filing date, the claim is: *Check all that apply.*

- ☒ Contingent  
☒ Unliquidated  
☒ Disputed

Unknown

Basis for the claim: Nominal Defendant in Foreclosure Action (Techow v. Home Loan Center, Inc. et al.; USBC Eastern Dist. of Michigan (Flint) Case #: 17-03089)

Is the claim subject to offset? ☒ No ☐ Yes

**3.50** Nonpriority creditor's name and mailing address

U.S. Bank National  
c/o Gross Polowy, LLC  
1775 Wehrle Drive, Suite 100  
Williamsville, NY 14221

Date(s) debt was incurred \_

Last 4 digits of account number \_

As of the petition filing date, the claim is: *Check all that apply.*

- ☒ Contingent  
☒ Unliquidated  
☒ Disputed

Unknown

Basis for the claim: Nominal Defendant in Foreclosure Action (U.S. Bank National v. Ford, Fernando; Home Loan Center, et al.; New York Supreme Court Case No. 513868/2017)

Is the claim subject to offset? ☒ No ☐ Yes

**3.51** Nonpriority creditor's name and mailing address

US Bank  
Attn: Mortgage Banking Dept.  
P.O. Box 790408  
Saint Louis, MO 63179-0408

Date(s) debt was incurred \_

Last 4 digits of account number \_

As of the petition filing date, the claim is: *Check all that apply.*

- ☒ Contingent  
☒ Unliquidated  
☒ Disputed

Unknown

Basis for the claim: Indemnification

Is the claim subject to offset? ☒ No ☐ Yes

**3.52** Nonpriority creditor's name and mailing address

Wells Fargo Bank NA  
c/o Gross Polowy LLC  
1775 Wehrle Drive, Suite 100  
Williamsville, NY 14221

Date(s) debt was incurred \_

Last 4 digits of account number \_

As of the petition filing date, the claim is: *Check all that apply.*

- ☒ Contingent  
☒ Unliquidated  
☒ Disputed

Unknown

Basis for the claim: Nominal Defendant in Foreclosure Action (Wells Fargo Bank NA v. Vantreese; Home Loan Center, et al.; New York Civil Supreme Court Case #: 842/2014)

Is the claim subject to offset? ☒ No ☐ Yes

**3.53** Nonpriority creditor's name and mailing address

Wells Fargo Bank, NA  
c/o McCabe, Welsberg & Conway, PC  
145 Huguenot St., Ste 201  
New Rochelle, NY 10801

Date(s) debt was incurred \_

Last 4 digits of account number \_

As of the petition filing date, the claim is: *Check all that apply.*

- ☒ Contingent  
☒ Unliquidated  
☒ Disputed

Unknown

Basis for the claim: Nominal Defendant in Foreclosure Action (Wells Fargo Bank NA v. Sangeniti; Home Loan Center, et. al.; New York Supreme Court Case #: 617160/2017)

Is the claim subject to offset? ☒ No ☐ Yes

Debtor Home Loan Center, Inc.  
Name

Case number (if known) 19-51455 MEH 11

**3.54** Nonpriority creditor's name and mailing address

Wilmington Savings Fund  
c/o McCalla Raymer Leibert  
1 North Dearborn #12  
Chicago, IL 60602

Date(s) debt was incurred \_

Last 4 digits of account number \_

As of the petition filing date, the claim is: Check all that apply.

- ☒ Contingent  
☒ Unliquidated  
☒ Disputed

Unknown

Basis for the claim: Nominal Defendant in Foreclosure Action  
(Wilmington Savings Fund v. Hurt Kiki; Home Loan Center, Inc., et al;  
Illinois Circuit Court Cook County Case #2019-CH-05278)

Is the claim subject to offset? ☒ No ☐ Yes

**3.55** Nonpriority creditor's name and mailing address

Wilmington Savings Fund Society, FSB  
c/o Richard F. Komosinski  
565 Taxter Rd.  
Ste. 580  
Elmsford, NY 10523

Date(s) debt was incurred \_

Last 4 digits of account number \_

As of the petition filing date, the claim is: Check all that apply.

- ☒ Contingent  
☒ Unliquidated  
☒ Disputed

Unknown

Basis for the claim: Nominal Defendant in Foreclosure Action  
(Wilmington Savings Fund Society v. Kilroy; Home Loan Center, et  
al.; New York Supreme Court Case #7011192/2018)

Is the claim subject to offset? ☒ No ☐ Yes

**3.58** Nonpriority creditor's name and mailing address

Wilmington Trust, NA  
c/o McCalla Raymer Leibert Pierce, LLC  
420 Lexington Ave.  
Ste. 840  
New York, NY 10170

Date(s) debt was incurred \_

Last 4 digits of account number \_

As of the petition filing date, the claim is: Check all that apply.

- ☒ Contingent  
☒ Unliquidated  
☒ Disputed

Unknown

Basis for the claim: Nominal Defendant in Foreclosure Action  
(Wilmington Trust v. Boosalis; Home Loan Center, Inc., et al.; New  
York Supreme Court Case #: 780/2018)

Is the claim subject to offset? ☒ No ☐ Yes

**Part 3: List Others to Be Notified About Unsecured Claims**

4. List in alphabetical order any others who must be notified for claims listed in Parts 1 and 2. Examples of entities that may be listed are collection agencies, assignees of claims listed above, and attorneys for unsecured creditors.

If no others need to be notified for the debts listed in Parts 1 and 2, do not fill out or submit this page. If additional pages are needed, copy the next page.

Name and mailing address

On which line in Part 1 or Part 2 is the  
related creditor (if any) listed?

Last 4 digits of  
account number, if  
any

4.1 **Fox Rothschild, LLP**  
Michael A. Rollin, Esq.  
101 Park Avenue, 17th Flr.  
New York, NY 10178

Line 3.34

☐ Not listed. Explain \_\_\_\_\_

**Part 4: Total Amounts of the Priority and Nonpriority Unsecured Claims**

5. Add the amounts of priority and nonpriority unsecured claims.

5a. Total claims from Part 1

5b. Total claims from Part 2

5c. Total of Parts 1 and 2  
Lines 5a + 5b = 5c.

Total of claim amounts  
5a. \$ 0.00  
5b. + \$ 111,818,078.34

5c. \$ 111,818,078.34